

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION**

IN RE:

Noah Laughton
Social Security No. XXX-XX-3339
Shani Laughton
Social Security No. XXX-XX-2198
Debtor(s).

Case No. 16-02503-TOM13

CONFIRMATION ORDER

Notice of a hearing on confirmation of debtor's Chapter 13 plan, dated 06/20/2016, having been given to the debtor and all scheduled creditors; and the hearing having been held on 08/16/2016, it is hereby

ORDERED, DECREED AND ADJUDGED:

1. The debtor's plan filed 06/20/2016 (Doc. no. 2) is hereby **CONFIRMED**.
2. The debtor(s) shall pay to D. Sims Crawford, Chapter 13 Standing Trustee, **\$233.07 biweekly for 60 months** beginning immediately.
3. Each creditor must file a written proof of claim in the form provided by law to participate in disbursements under the plan. Claims will be paid as duly filed, without hearing, unless a written objection is filed as provided by the Bankruptcy Code. If an objection is filed, the court may conduct a hearing to determine the allowed amount of the claim.
4. Attorney fees in the amount of **\$3,000.00** are allowed to **Brock and Stout, Attys.** Attorney fees for Debtor's Attorney shall be paid with monthly fixed payments pursuant to Administrative Order 11-01.
5. From the plan payments received, the trustee shall disburse funds in the following sequence of payments: a. Trustee's percentage fee; b. Any case filing fees that are currently due; c. Any pre-confirmation adequate protection payments due; d. An initial payment of attorney fees in the amount of **\$625.00**; e. If proper proofs of claim are filed, remaining plan funds shall then be paid in the following way:

| Creditor | Claim No. | Interest Rate | Adequate Protection | Adq.P. through | Fixed Payment | F.P. Beginning |
|----------------------------|-----------|---------------|---------------------|----------------|---------------|----------------|
| Exeter Finance Corporation | NA | 5% | 162.00 | December 2016 | 450.00 | January 2017 |

The balance of the attorney fee shall be paid **\$314.00** monthly until January 2017, then **\$26.00** monthly until paid in full; f. The trustee shall distribute the balance left, after the above payments, pro rata among the debtor's other creditors with allowed proofs of claim. Payment shall continue until properly filed unsecured claims have been paid **0%** of their allowed debt. Any debt not addressed by this order shall be administered in accordance with the debtor's confirmed plan and applicable law.

Trustee's Objection to Confirmation and Motion to Dismiss are withdrawn.

Debtor will continue to pay pre-petition and post-petition utility service debt with all utility providers in the ordinary course of business in lieu of posting a deposit as adequate assurance of future utility payment

under § 366 of the U.S. Bankruptcy Code and acknowledges that the automatic stay does not bar a utility's effort to collect pre-petition and post-petition utility service debt.

Debtors assume the residential lease with Riverchase Landing.

All creditors whose claims are paid direct by Debtor are granted limited relief from the automatic stay to contact the Debtor by mail or telephone concerning the payment of post-petition (no pre-petition) monthly installment payments.

6. Child Support, Alimony, and Utility Obligations. If the debtor has an ongoing child support, alimony, or utility obligation and fails to make any post-petition payment for a debt on that obligation, relief from the automatic stay is granted to collect that, or any future debt, or to enforce any order or contract associated with the obligation.

7. Adequate protection payments made by the Trustee in accordance with 11 U.S.C. § 1326(a)(1) and the debtor's plan are hereby approved.

8. If this case is dismissed, any monies received prior to the order of dismissal shall be distributed according to the confirmed plan.

Dated: August 31, 2016

/s/ Tamara O. Mitchell
TAMARA O. MITCHELL
United States Bankruptcy Judge

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